

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Michael WILLIAMS et al.

Title: COMPUTERIZED SYSTEMS AND METHODS FOR  
FACILITATING THE FLOW OF  
CAPITAL THROUGH THE  
HOUSING FINANCE INDUSTRY

*Filed Via EFS-Web  
February 25, 2008*

Appl. No.: 10/743,484

Filing Date: December 22, 2003

Examiner: Narayanswamy SUBRAMANIAN

Art Unit: 3691

Confirmation Number: 7775

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**  
**UNDER 37 CFR §1.56**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Submitted herewith on Form PTO/SB/08 is a listing of documents known to Applicants in order to comply with Applicants' duty of disclosure pursuant to 37 CFR §1.56.

A copy of each non-U.S. patent document and each non-patent document is being submitted to comply with the provisions of 37 CFR §1.97 and §1.98.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR

§1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

#### **TIMING OF THE DISCLOSURE**

The listed documents are being submitted in compliance with 37 CFR §1.97(b), before the mailing date of the first Office Action on the merits.

#### **ADDITIONAL INFORMATION**

Applicant notes that the Selling Guide and the Servicing Guide have sections which are individually dated and that some of these sections are dated after the filing date of the present application. While Applicant reserves the right to show during later prosecution or at another later date that specific portions of these documents are not available as prior art, the Examiner should presently assume that the entire content of these documents is available as prior art as of the filing date of the present application, the dates shown in the documents notwithstanding. Applicant also notes that 2002 versions of these documents are also available. If the Examiner believes the earlier versions of these documents may be helpful, the Examiner is invited to contact the undersigned at the telephone number appearing below, and Applicant will submit the earlier versions in a supplemental Information Disclosure Statement. Likewise, Applicant notes that only certain sections of the Servicing Guide have been submitted. However, the remaining sections are also available. If the Examiner believes other sections may be helpful, the Examiner is invited to contact the undersigned at the telephone number appearing below, and Applicant will submit the other sections in a supplemental Information Disclosure Statement.

**RELEVANCE OF EACH DOCUMENT**

All of the documents are in English.

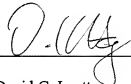
Applicants respectfully request that each listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

Although Applicant believes that no fee is required for this Request, the Commissioner is hereby authorized to charge any additional fees which may be required for this Request to Deposit Account No. 19-0741.

Respectfully submitted,

Date February 25, 2008

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By 

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